

Information to identify the case:		
Debtor 1:	Sean P. Reiser	Social Security number or ITIN: xxx-xx-4336
	First Name Middle Name Last Name	EIN: --
Debtor 2:	Elizabeth S. Reiser	Social Security number or ITIN: xxx-xx-2336
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 4/24/25
Case number:	25-21059-GLT	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sean P. Reiser	Elizabeth S. Reiser
2. All other names used in the last 8 years		
3. Address	802 Scott Ave Glenshaw, PA 15116	802 Scott Ave Glenshaw, PA 15116
4. Debtor's attorney Name and address	Michael C. Eisen M. Eisen and Associates PC 404 McKnight Park Drive Pittsburgh, PA 15237	Contact phone 412-367-9005 Email: attorneyeisen@yahoo.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 5/9/25

For more information, see page 2

Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1-412-532-8861 For additional information, go to: <https://www.justice.gov/ust/moc>

Filing deadline: 9/19/25

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 7/3/25

Filing deadline: 10/20/25

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan, which is attached. An initial meeting on confirmation will be held by the chapter 13 trustee and will be held immediately following the meeting of creditors on:
7/21/25 at 09:00 AM , Location: **Same location as the Meeting of Creditors.**

Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.** Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Sean P. Reiser
Elizabeth S. Reiser
Debtors

Case No. 25-21059-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 10, 2025

User: auto
Form ID: 309iPGH

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Sean P. Reiser, Elizabeth S. Reiser, 802 Scott Ave, Glenshaw, PA 15116-1532
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
16526537	Dept of Ed/Aidvantage, 1600 Tyson Blvd, Greenville, TX 75403
16526541	+ Omega FCU, 206 Siebert Road, Pittsburgh, PA 15237-3786

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	May 10 2025 06:35:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: attorneyeisen@yahoo.com	May 10 2025 06:35:00	Michael C. Eisen, M. Eisen and Associates PC, 404 McKnight Park Drive, Pittsburgh, PA 15237
tr	+ Email/Text: bnc@chapter13trusteedpa.com	May 10 2025 06:35:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	May 10 2025 10:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 10 2025 10:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	May 10 2025 06:35:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Email/Text: jdryer@bernsteinlaw.com	May 10 2025 06:35:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16526525	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 10 2025 06:46:24	Affirm, 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862
16526526	+ EDI: GMACFS.COM	May 10 2025 10:35:00	Ally Financial, PO Box 380902, Minneapolis, MN 55438-0902
16526527	+ EDI: CITICORP	May 10 2025 10:35:00	Amex/CBNA, 9111 Duke Blvd, Mason, OH 45040-8999
16526528	+ EDI: CITICORP	May 10 2025 10:35:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
16526529	+ Email/PDF: MarletteBKNotifications@resurgent.com	May 10 2025 06:46:21	Best Egg, PO Box 42912, Philadelphia, PA 19101-2912
16526531	EDI: CITICORP	May 10 2025 10:35:00	CBNA, 50 Northwest Point Road, Elk Grove

District/off: 0315-2

User: auto

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Date Rcvd: May 10, 2025

Form ID: 309iPGH

Total Noticed: 35

			Village, IL 60007
16526530	+ EDI: CAPITALONE.COM	May 10 2025 10:35:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
16526532	+ EDI: JPMORGANCHASE	May 10 2025 10:35:00	Chase, PO Box 15298, Wilmington, DE 19850-5298
16526533	+ EDI: WFNNB.COM	May 10 2025 10:35:00	ComenityCapital/BHPHOT, PO Box 182120, Columbus, OH 43218-2120
16526534	+ EDI: WFNNB.COM	May 10 2025 10:35:00	ComenityCapital/Sephora, PO Box 182120, Columbus, OH 43218-2120
16526535	+ Email/Text: bdsupport@creditmanagementcompany.com	May 10 2025 06:35:00	Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
16526536	+ Email/PDF: creditonebknotifications@resurgent.com	May 10 2025 06:46:18	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
16526539	EDI: DISCOVER	May 10 2025 10:35:00	Discover, PO Box 30943, Salt Lake City, UT 84130
16526538	+ EDI: CITICORP	May 10 2025 10:35:00	Dillards/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
16526540	+ EDI: LENDNGCLUB	May 10 2025 10:35:00	Lending Club, 71 Stevenson Street, Ste 300, San Francisco, CA 94105-2985
16526542	Email/Text: Bankruptcy.Notices@pnc.com	May 10 2025 06:35:00	PNC Bank, PO Box 8703, Dayton, OH 45401
16526544	+ EDI: SYNC	May 10 2025 10:35:00	SYNCB/Amazon, PO Box 71727, Philadelphia, PA 19176-1727
16526545	+ EDI: SYNC	May 10 2025 10:35:00	SYNCB/Care Credit, PO Box 71715, Philadelphia, PA 19176-1715
16526546	+ EDI: SYNC	May 10 2025 10:35:00	SYNCB/Home Design Alsi, 950 S. Forrer Blvd, Dayton, OH 45420-1469
16526543	+ Email/Text: servicing@svcfm.com	May 10 2025 06:35:00	Service Finance Company, 555 S. Federal Highway, Ste 20, Boca Raton, FL 33432-6033
16526547	+ EDI: WTRRN BANK.COM	May 10 2025 10:35:00	Target, PO Box 673, Minneapolis, MN 55440-0673
16526548	Email/Text: bknotice@upgrade.com	May 10 2025 06:35:00	Upgrade Inc., Attn: Bankruptcy, 275 Battery Street, 23rd floor, San Francisco, CA 94111
16526549	^ MEBN	May 10 2025 06:33:13	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
16526550	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 10 2025 06:46:19	Wells Fargo Bank, PO Box 393, Minneapolis, MN 55480-0393

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: May 10, 2025

Form ID: 309iPGH

Total Noticed: 35

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Michael C. Eisen	on behalf of Joint Debtor Elizabeth S. Reiser attorneyeisen@yahoo.com aarin96@hotmail.com
Michael C. Eisen	on behalf of Debtor Sean P. Reiser attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6